

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Robert Wallach, et al.

Serial No: 09/645,795

Examiner: Frenel, Vanel

Filed: August 24, 2000

Group Art Unit: 3626

For : INSURANCE INCENTIVE PROGRAM FOR PROMOTING THE  
PURCHASE OR LEASE OF AN AUTOMOBILE AFTER AN  
EXPIRATION OF A LEASE

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE**

In response to the Office Action dated September 24, 2007, Applicants respectfully request reconsideration in view of the following remarks.

The **Claims** as pending are included in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 32 of this paper.